

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU2004/000846

A. CLASSIFICATION OF SUBJECT MATTER		
Int. CL <sup>7</sup> : G06F 17/60		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols)		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
DWPI: G06F-017/60/IC, Internet, WWW, World Wide Web, Electronic Payment, Online payment, Merchant+, Retailer+, Financial Institution+, Bank+		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 02/25604 A1 (SOFT TRACKS ENTERPRISES LTD.) 28 March 2002 Abstract and Lines 12-20, Page 7	1-48
A	US 6138107 A (ELGAMAL) 24 October 2000 Lines 13-32 - Column 5	
A	WO 00/67219 A1 (THE CHASE MANHATTAN BANK) 9 November 2000 Abstract and Line 20, Page 7 - Line 21, Page 14	
A	WO 01/11515 A2 (SPENDCASH.COM, INC.) 15 February 2001 Abstract	
<input type="checkbox"/> Further documents are listed in the continuation of Box C <input checked="" type="checkbox"/> See patent family annex		
<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"B" earlier application or patent but published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>"&amp;" document member of the same patent family</p>		
Date of the actual completion of the international search 25 August 2004		Date of mailing of the international search report - 3 SEP 2004
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929		Authorized officer  J.W. THOMSON Telephone No : (02) 6283 2214

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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

International application No.

**PCT/AU2004/000846**

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report				Patent Family Member			
WO	0225604	AU	91565/01	AU	93550/01	CA	2320000
		CA	2329895	US	2002042776	WO	0225865
US	6138107						
WO	0067219	AU	46966/00	AU	48173/00	AU	49798/00
		AU	49820/00	BR	0011230	BR	0011231
		CA	2371734	CA	2371736	EP	1177537
		EP	1177538	US	6609113	US	6704714
		US	2003140004	WO	0067216	WO	0067218
		WO	0067220				
WO	0111515	AU	51668/00				
Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.							
END OF ANNEX							

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